INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99) Application Number 09820805 Filing Date 2001-03-30 First Named Inventor Bill Kitchen Art Unit 3691 Examiner Name Lalita M. Hamilton Attorney Docket Number 23952-0035

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	2	5696902		1997-12-09	Leclercq, et al.	
	3	5884288		1999-03-16	Chang, et al.	
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	7	6023684		2000-02-08	Pearson	
	8	6029141		2000-02-22	Bezos, et al.	

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	9	6029147		2000-02-22	Horadan, et al.		
	10	6031625		2000-02-29	Sherman, et al.		
	11	6047268		2000-04-04	Bartoli, et al.		
	12	6049786		2000-04-11	Smorodinsky		
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	14	6058380		2000-05-02	Anderson, et al.		
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	1	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.								
	2	"Checkfree delivers e-bill," Internet Week, September 30, 1996.								
	3	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.								
	4	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.								
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